Case 07-22125 Doc 1 Filed 11/27/07 Entered 11/27/07 09:51:36 Desc Main Document Page 1 of 9

Official Form 1 (4/07)				Joannon		ago ±	0.0				
U				ruptcy of Illino					Vol	untary	Petition
Name of Debtor (if individual, enter l Vickers, Linda L	Last, First,	Middle):			Name	of Joint	Debtor (Spous	se) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All O (inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec./Complete xxx-xx-5074	EIN or ot	her Tax I	D No. (if mo	re than one, state	e all) Last 1	our digits	s of Soc. Sec./0	Complete EIN	or other Ta	ax ID No. (if	more than one, state all
Street Address of Debtor (No. and Str 1920 N. 73rd Court Elmwood Park, IL	eet, City, a	and State)	:	ZIP Code	Stree	Address	of Joint Debto	or (No. and St	reet, City, a	nd State):	ZIP Code
				60707							Zii Code
County of Residence or of the Princip Cook	al Place of	f Business	3:		Coun	ty of Res	idence or of th	e Principal Pl	ace of Busi	ness:	
Mailing Address of Debtor (if differer	nt from stre	eet addres	s):		Maili	ng Addre	ess of Joint Del	btor (if differe	nt from stre	et address):	
				ZIP Code							ZIP Code
				Zii couc							Zii couc
Location of Principal Assets of Busine (if different from street address above											
Type of Debtor (Form of Organization)				of Business			Chapte	er of Bankruj	ptcy Code	Under Whic	ch
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Sing in I Rail Stoc	 ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organizatio 			Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts.					
				of the United nal Revenue			ersonal, family, o				
Filing Fee	(Check on	e box)				k one box		Chapter 11		11 11 5 C 8	(101(51D)
 □ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 				or Chec	 □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: □ A plan is being filed with this petition. 						
and of the control of	July 5 00110		See Official	. 1 01111 021		Accept	ances of the pl of creditors, ir	lan were solici	ited prepetit	ion from on .C. § 1126(t	e or more
Statistical/Administrative Informati		for distri	bution to u	nsecured cre	editors			THIS	S SPACE IS I	FOR COURT	USE ONLY
■ Debtor estimates that, after any ex	empt prop	erty is ex	cluded and	administrati		es paid,					
there will be no funds available fo	r distributi	on to uns	ecured cred	litors.				4			
Estimated Number of Creditors 1- 50- 100-	200-	1,000-	5,001-	10,001-	25,001-	50,001	I- OVER				
49 99 199 ■ □ □	999 	5,000	10,000	25,000	50,000	100,00	0 100,000				
Estimated Assets								\dashv			
\$0 to \$10,000 \$100,000		□ \$100 \$1 n	0,001 to nillion		00,001 to 0 million		More than \$100 million				
Estimated Liabilities								7			
\$0 to \$50,001 \$50,000 \$100,000			0,001 to nillion		00,001 to 0 million		More than \$100 million				

Case 07-22125 Doc 1 Filed 11/27/07 Entered 11/27/07 09:51:36 Desc Main

Document Page 2 of 9

Official Form	1 (4/07)	1 agc 2 01 9	FORM B1, Page 2
Voluntar	y Petition	Name of Debtor(s): Vickers, Linda L	
(This page mu	ast be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two	o, attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (I	f more than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debton is	Exhibit B
forms 10K a	oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petition have informed the petition 12, or 13 of title 11, Unite	an individual whose debts are primarily consumer debts.) tioner named in the foregoing petition, declare that I ner that [he or she] may proceed under chapter 7, 11, ad States Code, and have explained the relief available I further certify that I delivered to the debtor the notice 12(b).
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Edwin L. Feld Signature of Attorney Edwin L. Feld	for Debtor(s) November 26, 2007 (Date)
	Exh	nibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and	I identifiable harm to public health or safety?
(To be comp	Exh leted by every individual debtor. If a joint petition is filed, ea	nibit D	and attach a separate Exhibit D)
_	D completed and signed by the debtor is attached and made		ind attach a separate Exhibit D.)
If this is a joi	int petition:		
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this peti	tion.
	Information Regardin	=	
	(Check any ap	al place of business, or prin	ncipal assets in this District for 180
	days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, go		-
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or ps in the United States but is	orincipal assets in the United States in a defendant in an action or
	Statement by a Debtor Who Resides		al Property
	(Check all app Landlord has a judgment against the debtor for possession		ox checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would	become due during the 30-day period

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Vickers, Linda L

Signatures

I declare under penalty of perjury that the information provided in this petition is true and correct.

Signature(s) of Debtor(s) (Individual/Joint)

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Linda L Vickers

Signature of Debtor Linda L Vickers

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 26, 2007

Date

Signature of Attorney

X /s/ Edwin L. Feld

Signature of Attorney for Debtor(s)

Edwin L. Feld 6188070

Printed Name of Attorney for Debtor(s)

Feld & Korrub, LLC

Firm Name

29 South LaSalle Street Suite 328 Chicago, IL 60603

Address

312-263-2100 Fax: 312-263-9838

Telephone Number

November 26, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-22125 Doc 1 Filed 11/27/07 Entered 11/27/07 09:51:36 Desc Main Document Page 4 of 9

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Linda L Vickers	Case No.		
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-22125 Doc 1 Filed 11/27/07 Entered 11/27/07 09:51:36 Desc Main Document Page 5 of 9

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Linda L Vickers Linda L Vickers
Date: November 26, 2007

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 07-22125 Doc 1 Filed 11/27/07 Entered 11/27/07 09:51:36 Desc Main Page 7 of 9 Document

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Edwin L. Feld	m X /s/ Edwin L. Feld	November 26, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address:	·	
29 South LaSalle Street		
Suite 328		
Chicago, IL 60603		
312-263-2100		
I (We), the debtor(s), affirm that I (we) have	Certificate of Debtor e received and read this notice.	
Linda L Vickers	X /s/ Linda L Vickers	November 26, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

25 East Same Day Surgery 3149 Eagle Way Chicago, IL 60678

Allstate Property and Casualty c/o CCS Two Wells ave Newton Center, MA 02459

American General Finance 3519 West Lake St Melrose Park, IL 60160

Anderson Financial PO Box 3097 Bloomington, IL 61702

Athletico 625 Enterprise Drive Oak Brook, IL 60523

Bank One PO Box 901008 Fort Worth, TX 76101

Capital One PO Box 85015 Richmond, VA 23285

Catherine's PO Box 9062 Gray, TN 37615-9062

Catherines 3750 State Rd Bensalem, PA 19020

Chase Auto Finance PO Box 9001800 Louisville, KY 40290

GEMB JC Penney PO Box 981131 El Paso, TX 79998 Healthcare Assoc. Credit Union 1151 E Warrenville Rd Naperville, IL 60563

HFC PO Box 17574 Baltimore, MD 21297

Household Credit Services PO Box 98715 Las Vegas, NV 89193-8715

Midwest Orthopaedics at Rush PO Box 88336

Sprint PO Box 219554 Kansas City, MO 64121

The Avenue PO Box 659584 San Antonio, TX 78265

Transworld Systems 2235 Mercury Way, S-275 Santa Rosa, CA 95407

Union Plus Credit Card PO Box 17051 Baltimore, MD 21297

WFFNB Domestications PO Box 2974 Mission, KS 66201

Zales Jewelers Processing Center Des Moines, IA 50364